



## **RULES OF PLAY AND DEALING PROCEDURES**

### **SUMMARY OF GAME**

1. Lucky Ladies™ is an optional proposition bet used in the game of Blackjack. Lucky Ladies™ may be played on 2 - 8 deck blackjack games only.
2. The proposition is whether or not the player's first two cards equal a total of twenty. Additional bonuses are paid if the player's two cards equaling twenty are suited, (e.g. Ace of Clubs and Nine of Clubs) or matched, (e.g. two identical cards such as two King of Diamonds). Special bonuses are awarded if the player's first two cards are each a Queen of Hearts, (the "Lucky Ladies"), and the top prize is awarded if the player's Queen of Hearts pair occurs at the same time the dealer has a blackjack.
3. The outcome of the primary blackjack bet has no bearing on the Lucky Ladies™ bet and vice versa. A player can win on one and lose on the other.
4. Other than the payment or loss of the proposition bet on the first two cards, there is no affect on the primary game of blackjack and no changes in dealing procedures or player strategy.

### **START OF GAME**

5. Prior to the start of each round of blackjack play, players are afforded the opportunity to place a voluntary Lucky Ladies™ bet on the designated spot on the table layout at the same time their primary bet is made and before any cards are dealt. A sample of the designated Lucky Ladies™ wagering spot is shown at right:



6. The minimum and maximum wagering limits of the Lucky Ladies™ wager are determined by the house and/or in accordance with their limits established by the gaming regulatory body. The wagering limits and any aggregate payout limitations are to be posted on the table, in plain view of the players in accordance with their internal controls and gaming regulations.

7. After all wagers have been placed, the dealer deals the first two cards to each player and to themselves in the same manner as regular blackjack dealing procedures.

### **DETERMINATION OF WINNER; TAKE OR PAY PROCEDURES**

8. Once the dealer has dealt the first two cards to each player, the dealer must determine if any of the players, that bet the Lucky Ladies™ wager, have a hand whose first two cards total 20.
9. Beginning from the dealer's right to left, in a counter clock-wise rotation, the dealer takes all losing Lucky Ladies™ wagers and pays all winning Lucky Ladies™ wagers.
10. The winning payoff odds depend upon the number of decks used and are as follows:

WINNING HAND	2 DECKS	4 DECKS	6 DECKS	8 DECKS
Queen of Hearts pair w/ Dealer Blackjack	1000	1000	1000	1000
Queen of Hearts pair	200	150	125	125
Matched 20	25	20	19	19
Suited 20	10	9	9	9
Any 20	4	4	4	4

**Note:** All odds shown above are “to 1” and only the highest qualifying hand is paid. For example, if a player's initial two cards are two Queen of Clubs, the hand is paid as a “Matched 20” only. They do not also receive payment for a “Suited 20” or “Any 20.”

11. There is one exception to the take or pay procedure described above. If any player with a Lucky Ladies™ wager is dealt a pair of Queen of Hearts and the dealer has either an Ace, King, Queen, Jack or Ten card showing they do the following:

- (a) Immediately notify the floor person.
- (b) At the floor person's direction, perform the following steps.
- (c) Remove any losing Lucky Ladies™ wagers and pay any winning wagers, except for the player with the Queen of Hearts pair.
- (d) If the dealer's face up card has a value of ten:
  - (i) The floor person instructs the dealer to peak at their hole card.
  - (ii) If the dealer does not have a blackjack, the dealer pays the player with the Queen of Hearts pair. The round then plays as normal.
  - (iii) If the dealer does have a blackjack, they turn over their cards and collect all losing primary wagers from all players, including the player with the Queen of Hearts pair. The dealer then removes all of the player's cards on the table except for the player with the Queen of Hearts pair. At this time there should only be the following showing on the table: The

remaining player's first two cards, (Queen of Hearts pair); their Lucky Ladies™ wager; and the dealer's first two cards, (a blackjack). The dealer then pays the Lucky Ladies™ wager to the player with the winning Queen of Hearts pair and removes all cards.

(e) If the dealer's face up card is an Ace:

- (i) The dealer offers insurance to all players. *(Assumes the casino normally offers insurance on face up Aces in their blackjack games.)*
- (ii) If the dealer does not have a blackjack, the dealer removes all losing insurance wagers as normal, including the player with the Queen of Hearts pair. The dealer then pays the Lucky Ladies™ wager to the player with the Queen of Hearts pair. The round then plays as normal.
- (iii) If the dealer does have a blackjack, they turn over their cards and collect all losing primary wagers and pay all winning insurance wagers from all players, including the player with the Queen of Hearts pair. The dealer then removes all of the player's cards on the table except for the player with the Queen of Hearts pair. At this time there should only be the following showing on the table: The remaining player's first two cards, (Queen of Hearts pair); their Lucky Ladies™ wager; and the dealer's first two cards, (a blackjack). The dealer then pays the Lucky Ladies™ wager to the player with the winning Queen of Hearts pair and removes all cards.

## **RESUMPTION OF BLACKJACK GAME**

12. The take or pay procedure for the Lucky Ladies™ wager is accomplished prior to any additional cards being dealt by the dealer. At the conclusion of the Lucky Ladies™ take or pay procedure, the blackjack game resumes as normal.